

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

<b>Serial No.:</b>	10/697,917	<b>Conf. No.:</b>	9643
<b>Filing Date:</b>	30 October 2003	<b>Art Unit:</b>	2194
<b>Applicant:</b>	Tuel	<b>Examiner:</b>	Wu, Qing Yuan
<b>Title:</b>	Method, system and program product for processing a transaction	<b>Docket No.:</b>	RSW920030189US1 (IBMR-0049)

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AFTER FINAL AMENDMENT**

Sir:

This paper is being filed in response to the Final Office Action dated 10 September 2007.

Please amend the above-identified application as follows:

**Amendments to the Claims** begins on page 2 of this paper.

**Remarks** begins on page 7 of this paper.